EXHIBIT "B"

COVERED BENEFIT NOTIFICATION



Judy Bunn,

This notification is sent to you with your personal POLICY COVERAGE CODE below to inform you that you qualify for a professional grade back and knee brace. This is a covered benefit. Your personal POLICY COVERAGE CODE is found below:

Do you experience back or knee pain?

Back and knee pain have been found to be the #1 cause of decreasing mobility and independence for seniors 65 and older.

POLICY COVERAGE CODE

69214

800-891-7058



Full Medicare Accreditation

Frequently Asked Program Questions:

Why do I qualify for this program? Q:

You qualify for this program due to the fact that you have already paid for this benefit through your A: insurance provider. The insurance industry realizes that preventative solutions such as back and knee supports are much less expensive for them to cover compared to the significant health problems that result from lack of mobility and activity.

Q: Why do I need a back or knee brace?

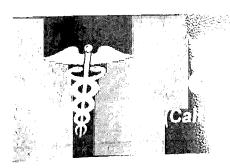
Back and knee pain have been found in a recent study to be the #1 contributor to lack of mobility and A: activity levels in seniors. These professional grade braces will support the muscles around the back and knee joints ensuring that you can stay active and pain free as long as possible. The key to the program is to prevent you from losing mobility and increase your quality of life.

Q: is my doctor involved in this process?

A: Yes. In order to qualify for the program you doctor will need to determine there is medical necessity for the braces. We will make the request in your behalf and the doctor will notify us of their decision on medical necessity based on quality of life for you.

Q: Is this going to require a lot of my time to get completed?

No. On average customers will spend less than 20 minutes on the entire process. A:



uss your covered benefit.

